

FIG. 1A

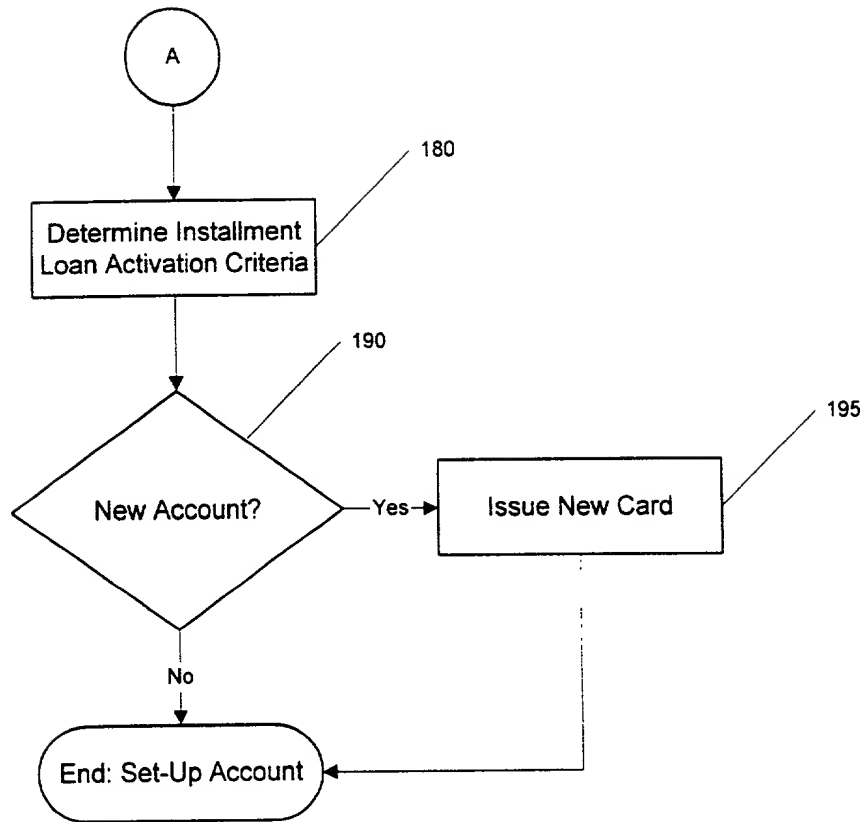


FIG. 1B

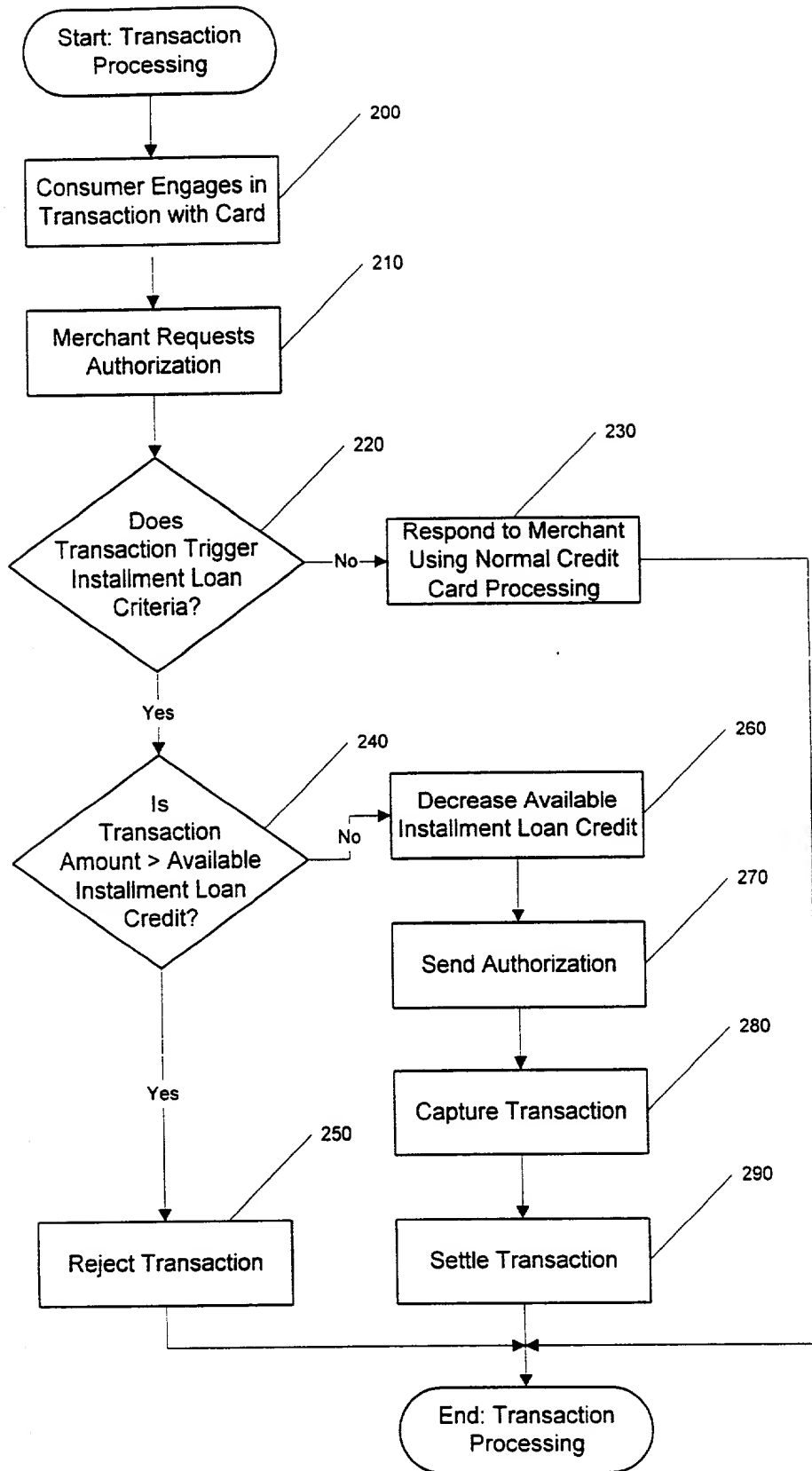


FIG. 2

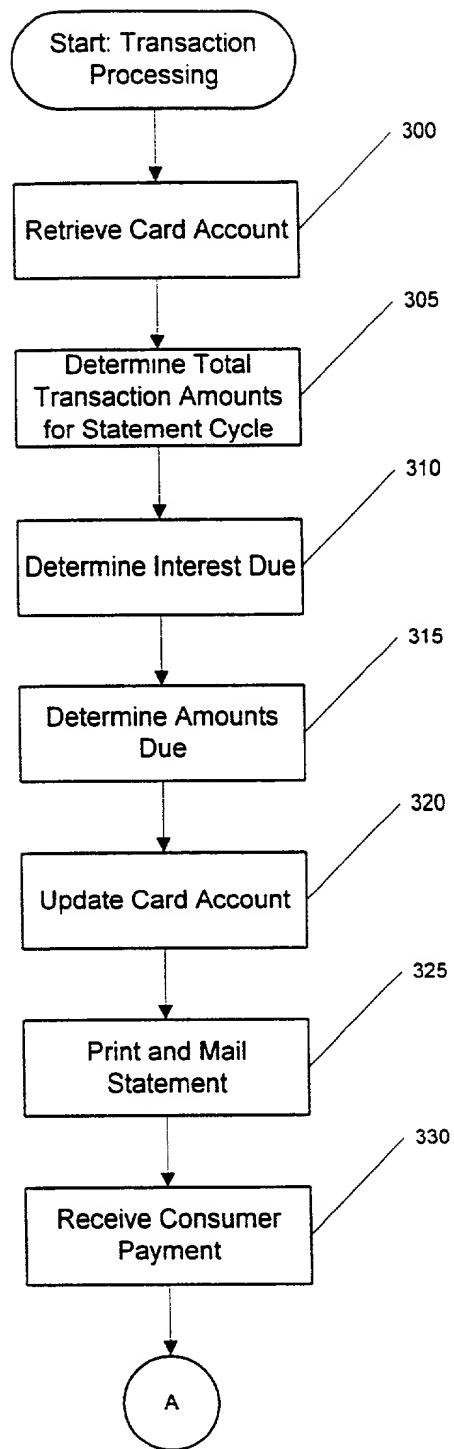


FIG. 3A

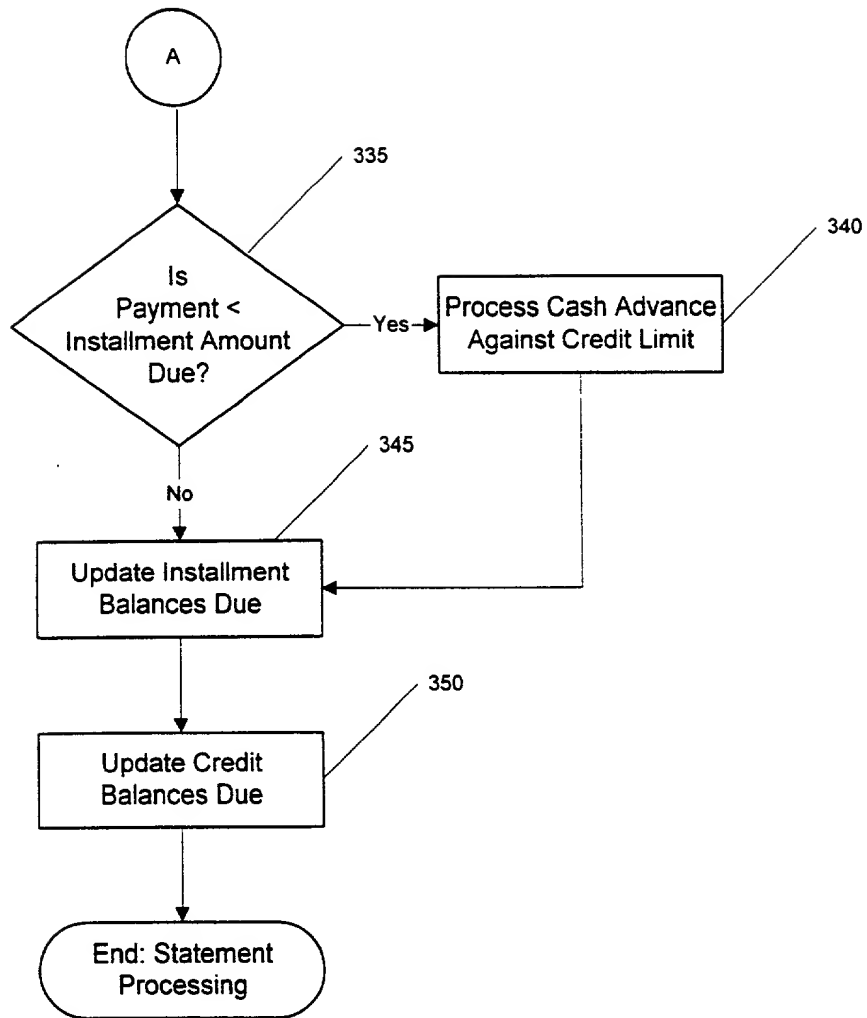


FIG. 3B

FIRST BANK

Edward Hogan
12 Main Street
New York, NY 00000

Account Number: 5212 3456 7890 1234

Statement Date: June 1, 1998

Payment Due Date: June 20, 1998

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Credit Activity

Credit Line \$5000.00	Available Credit \$3800.00	Activity This Month \$406.00
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Transaction Date	Reference Number	Transaction Description	Location	Amount
5/14/98	2172634	Store	New York, NY	\$206.00
5/15/98	6A22714	Restaurant	Rye, NY	\$200.00

	Total Purchases	Payments	Previous Balance	New Balance Due	Minimum Amount Due
Credit	\$406.00	\$206.00	\$1000.00	\$1200.00	\$150.00
Installment Loan	\$0.00	\$300.00	\$300.00	\$300.00	\$300.00
TOTALS	\$406.00	\$506.00	\$1300.00	\$1500.00	\$450.00

FIG. 4A

FIRST BANK

Edward Hogan
12 Main Street
New York, NY 00000

Account Number: 5212 3456 7890 1234

Statement Date: June 1, 1998

Payment Due Date: June 20, 1998

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Installment Loans

Credit Line \$10000.00		Available Credit \$4500.00		Credit Utilized \$5500.00		
Trans- action Date	Transaction Description	Loan Amount	Number of Installments	Current Installment Payment Number	Current Install- ment Payment Due	Balance Due
10/2/96	Cash	\$2000.00	24	20	\$100.00	\$400.00
1/11/98	ABC Tours	\$4000.00	36	5	\$150.00	\$4650.00
3/17/98	Mart	\$500.00	12	3	\$50.00	\$450.00
TOTALS		\$6500.00			\$300.00	\$5500.00

Installment Loan Terms

Loan Amount			Number of Installments
\$1	-	\$999	12
\$1000	-	\$2499	24
\$2500	-	\$4999	36
\$5000	-	\$9999	48

FIG. 4B